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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.09/675,467
Filing Date September 28, 2000
Inventor.....Arnold N. Blinn et al.
Group Art Unit3624
ExaminerPatel, Jagdish
Attorney's Docket No. MS1-624US
Confirmation No..... 8910
Title: Method and System for Restricting the Usage of Payment Accounts

RESPONSE TO OFFICE ACTION DATED SEPTEMBER 22, 2004

To: Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

From: Allan T. Sponseller (Tel. 509-324-9256 x215; Fax 509-323-8979)
Customer No. 22801

Sir:

In response to the Office Action of September 22, 2004, in connection with the above-identified application, the following remarks are submitted. Favorable consideration is respectfully requested.

A detailed listing of the claims is provided below. A status identifier is provided for each claim in a parenthetical expression following each claim number.